

HAI Group Style Guide

This style guide is intended to standardize HAI Group’s written communications so that we present consistent, on-brand content. Have something to add? Want something reviewed? Want to request a correction? Argue about grammar? Email Amy Hourigan at ahourigan@housingcenter.com.

FREQUENT CONSIDERATIONS

Bulleted lists: Use bullets rather than dashes when creating a list; begin each bullet with a capital letter.

Company name: Write the company name as *HAI Group*, never *HAI*, *H.A.I.* or *HAIG*. Do not capitalize *company* on subsequent references. Italicize company publications and newsletters, but not company awards or contest names: *InSite*, *PAHRC Spotlight*, HAI Group Playground Poster Contest.

Dates: Use Arabic figures, without *st*, *nd*, *rd*, or *th*. When a phrase lists only a month and a year, do not separate the year with commas. When a phrase refers to a month, day, and year, set off the year with commas. *January 2016 was a cold month. His birthday is July 2. May 3, 2022, is the target date.*

Headlines: Use headline style (capital/lowercase). *New Housing Report Stuns Industry*

Housing agencies: When referring to a housing agency (a known public housing entity; for all other entities use “housing organization” rather than “agency,”) include the state in the first mention. In bulleted form, it is okay to use [United States Postal Service abbreviations](#) in parenthesis after the name.

Hyperlinks: Do not format using company colors. Do not bold or italicize. Underline only.

Percent: Percent is one word. The preceding number is always expressed in figures (except when it begins a sentence): *80 percent; 8 percent; one-half of 1 percent; 0.5 percent*. The symbol % may be used in headlines, tables, and charts.

Phone numbers: Use parenthesis for the area code and hyphens for the rest: *(203) 272-8220*, NOT *203.272.8220* or *203-272-8220*.

Spacing between sentences: Use a single space; the computer automatically spaces correctly.

States: Spell out the names of states when they stand alone in text. It is okay to use abbreviations in datelines, photo captions, tables, and lists.

Street addresses: When using a number, abbreviate avenue (Ave.), boulevard (Blvd.), road (Rd.), and street (St.) as well as directional parts of street names. Spell them out when no specific address is given.

He walked to 143 N. Mission St. She moved to Cherry Creek South Drive.

Subheads: Capitalize only the first word and proper names.

Time: Use figures except for *noon* and *midnight*. Use periods and lowercase *a.m.* and *p.m.* Use a colon to separate hours from minutes: *11 a.m., 1 p.m., 3:30 p.m.* Use en dashes without spaces for time ranges: *9–11 a.m.*

Capitalization:

- **Board of directors:** When used with the official name of the entity it serves, capitalize it: The HAI Group Board of Directors will meet next month. When *board* is not used with the specific entity it serves, don’t capitalize it: *The company’s board of directors will meet in South Carolina. Newly elected board members will attend for the first time. The minutes from yesterday’s board meeting have been posted on the website.*
- **BULLETED LISTS:** begin with a capital letter

- Capitalize the first letter after a colon if the clause that follows is a complete sentence.
- company, NOT Company
- Capitalize days, months, and holidays, but not seasons: *I am on vacation Friday, July 4, for a Fourth of July celebration, which takes place every summer.*
- **Department names:** Capitalize department names. Do not capitalize specialties. Do not capitalize *department* on second reference. *Jamie works in the Finance Department. Jamie works in Finance. Jamie works in finance (lowercase when referring to his specialty, not his department's name). Jamie is joining the department.*
- **Federal/state:** Use capital letters for *federal* only if it is part of an official, formal name. *State* is lowercase in all references. The Federal Communications Commission oversees copyright infringement. This federal law is outdated. Connecticut is a beautiful state.
- member, NOT Member
- **Titles:** Do not capitalize job titles unless they directly precede a name: Vice President John Smith; John Smith, vice president

Punctuation:

- **En and em dashes:** Use with no spaces before or after (The program—the first of its kind—helps residents avoid risk.)
- **Hyphens:** When two words act together as an adjective, use a hyphen to clarify the function of the words: *small-business man*, NOT *small business man*. *Low-income housing*, NOT *low income housing*. In headlines and column headings, capitalize both words: *Low-Income Housing Report Just Released*
- **Oxford commas:** add a comma to the last item in a series before the coordinating conjunction. For example: red, white, and blue, NOT red, white and blue.
- **Quotes:** Commas and periods go inside quotation marks. Question marks, exclamation points, etc. go outside.
- **Slashes:** Use sparingly, with no spaces (building owner/developer)

Other style issues:

- **Companies:** Companies are entities and not people. Use “it” and not “they” when referring to a company.
- **Utilize:** Don’t use “utilize” when “use” will do.
- **Website sections:** When referring to a proprietary site section, app, or functionality, set it in headline style. *On the About Us page, you will see our mission.*

GENERAL CONSIDERATIONS

A

ABBREVIATIONS: Unless a term and its abbreviation are so ubiquitously known and interchangeable (for example, JPEG), spell out the complete term the first time it’s used and include the abbreviation in parenthesis; for example, pay-per-click (PPC).

ACRONYMS: Listed alphabetically. Spell out on first reference.

AHAB Acronym for Affordable Housing Accreditation Board, an HAI Group company

ALE Acronym for assumption of liability endorsement, also referred to as a cut through or assumption of risk endorsement

AMP Acronym for Asset Management Property

ART Acronym for alternative risk transfer

B

BPP Acronym for business personal property—tangible personal property used in trade or business

C

C.A.R.E.S. Acronym for Customers Always Receive Excellent Service (a hotline)

CDBG Acronym for Community Development Block Grant, one of the longest, continuously run programs at HUD. The CDBG program provides communities with grants to address a range of community development needs

CMP Acronym for commercial multiple peril, a commercial insurance policy that offers at least two forms of coverage

COMPANY NAMES: Companies are entities and should be referred to as “it” and not “they.”

COMMAS: Put commas between the last two items on a list.

COP Acronym for commercial output policy, a type of insurance policy that provides both commercial property and inland marine coverage

D

D&O Refers to directors and officers liability insurance (no apostrophes)

DATES

- Avoid using *th* or *st* after numerals in dates. For example: April 8, NOT April 8th.
- Write out month names in full.
- Include a comma after the year if a full date is given. *On October 11, 2007, HUD adopted...*
- No comma is required when only the month and year are used. For example: September 2005 was a trying time for the housing community.

DASHES: Use the em dash with no space before or after the dash.

DIC Acronym for difference in conditions insurance, a type of policy that provides expanded coverage for some perils not covered by standard insurance policies

DIL Acronym for Difference-in-Limits policy, a type of insurance policy that may reimburse additional expenses greater than the limit established in the standard insurance policy

E

e-book

ECO acronym for extra contractual obligations, which refer to damages awarded by a court against an insurer that are outside the provisions of the insurance policy due to fraud, bad faith, or negligence of the insurer in handling a claim

e-learning

email

E&O Acronym for errors and omissions, a type of insurance

ERM Acronym for essential risk management

F

FEMA Preferred name for the Federal Emergency Management Agency, a department of the federal government that coordinates the government's role in domestic disasters

FLRA Acronym for the Federal Labor Relations Authority, an independent administrative federal agency that administers the labor-management relations program for non-postal federal employees worldwide.

FMR Acronym for fair-market rent

FMS Acronym for Family Self-Sufficiency, a HUD-funded program that promotes employment and increased assets for low-income families that receive federal rent subsidies or live in public housing

G

GL Acronym for general liability

GSA Preferred name for the Government Services Administration, an agency that provides centralized procurement for the federal government

GWP Acronym for gross written premium

H

HADA Acronym for Housing Authority Defense Attorneys, a group formed by HAI Group

HAI Group: In official documents, it's ok to use *Inc.* In marketing, drop it. If you use *Inc.*, you must match our legal registration, which requires a comma before *Inc.* *HAI* stands for *Housing Authority Insurance.*

HAPI Acronym for Housing Authority Property Insurance, A Mutual Company (an HAI Group company)

HARRG Acronym for Housing Authority Risk Retention Group, Inc. (an HAI Group company)

HARRI Acronym for Housing Authority Risk Retention Innovation Award

Hashtag

HCV Acronym for housing-choice voucher, HUD's major program for helping very low-income families, the elderly, and the disabled afford decent, safe, and sanitary housing in the private market.

HEADLINES, capitalization in: Headlines should be written in capitals/lowercase.

HEADLINES, writing guidelines: When writing headlines, our main goal is usability. General guidelines:

- Use these and other buzzwords sparingly:
 - Leverage
 - Innovative
 - Monetize
 - Optimize
- Use action verbs as much as possible (as opposed to passive verbs with *ing* endings).

HEIC Acronym for Housing Enterprise Insurance Company, Inc. (an HAI Group company)

HIG Acronym for Housing Investment Group, Inc. (an HAI Group company)

HIS Acronym for Housing Insurance Services, Inc. (an HAI Group company)

HOPWA Acronym for Housing Opportunities for persons with AIDS, a federal program dedicated to the housing needs of people living with HIV/AIDS

HSIC Acronym for Housing Specialty Insurance Company, Inc. (an HAI Group company)

HSS Acronym for Housing Systems Solutions, Inc. (an HAI Group company)

HTI Acronym for Housing Telecommunications, Inc. (an HAI Group company)

HUD Acronym for the U.S. Department of Housing and Urban Development

HYPHENS: Hyphens are joiners. Use them to avoid ambiguity or to form a single idea from two or more words. As a general rule, compound nouns do not need a hyphen; compound adjectives do.

- The project has a positive cash flow.
- This is a cash-flow-positive project.
- The financing is long term.
- Long-term financing.

Do not use a hyphen between adverbs ending in *-ly* and the adjectives they modify. *A badly damaged HVAC system.*

I

IDM Acronym for integrated disability management

IRIS Acronym for Insurance Regulatory Information System, a mechanism that helps states oversee the financial condition of insurance companies

ISO Acronym for Insurance Services Office Inc., an organization that collects statistical data, promulgates rating information, develops standard policy forms, and files information with state regulators on behalf of insurance companies that purchase its services

ITALICS: italicize the names of company newsletters and publications; do not italicize company contests or awards

J

K

kWh, NOT KWh

kBtu

L

LIHTC Low Income Housing Tax Credits

LinkedIn

LPT Acronym for loss portfolio transfer, a reinsurance treaty in which an insurer cedes policies that have already incurred losses to a reinsurer.

low-income takes a hyphen when it's modifying a noun: low-income families, low-income housing

M

M&D minimum and deposit, a feature of excess of loss reinsurance that requires initial premium payment in advance, adjusted annually in arrears, based on exposure audits

MFL Acronym for maximum foreseeable loss, the worst loss that is likely to occur due to a single event

MGA Acronym for managing general agent, a specialized type of insurance agent/broker that is vested with underwriting authority from an insurer

Moving to Work (MTW) Demonstration Program, NOT Move to Work

N

NHPD Acronym for National Housing Preservation Database

NOFA Acronym for Notice of Funding Availability, a notice published each year in Grants.gov for HUD's Discretionary Funding Programs

nonprofit, NOT non-profit

NUMERALS

- Spell out whole numerals less than 10. For example, “one” instead of “1.” Numbers greater than nine should be written in numeric form; for example: 12, 33, 10,000
 - Exception: If it's not a whole number, use the numbers. *5.2 percent; 1.5 pages.*
 - Exception: At the start of a sentence, always spell out numbers.
 - Exception: Numbers less than nine that are accompanied by a dollar sign or percent sign should use numerical spellings. For example: \$9 million; 4 percent raise)
 - Exception: Use numbers in headlines.
- Use numbers for percentages. *HAI Group's workforce increased by 9 percent last year.*
- When referring to quantities of millions and billions, use numbers, and not just in reference to money. *His new budget was \$1.2 million. There are 1 million people living in Austin.*
- Spell out numbers that start a sentence. If the result is awkward, recast the sentence.
 - Exception: If the sentence begins with a calendar year. Example: 1987 was a great year for the affordable housing industry.
- For larger numbers, use a hyphen to connect a word ending in y to another word. *Twenty-one, one hundred forty-three.*

O

OCP Acronym for owners and contractors protective (liability coverage), a stand-alone policy that covers the named insured's liability for bodily injury and property damage

OGP Acronym for original gross premium

out-of-pocket expense

P

PAHRC Acronym for Public and Affordable Housing Research Corporation. HAI Group sponsors PAHRC, but it is a separate entity. Spell out on first reference.

PBV Acronym for project-based voucher, a component of a public housing agency's Housing Choice Voucher (HCV) program.

PCC Acronym for protected cell captive, a sponsored captive that maintains underwriting accounts separately from each participant.

percent: Spell out the word *percent*. Use the symbol (%) in headlines to save space.

PHA Acronym for Public Housing Authority

PHAS Acronym for the Public Housing Assessment System, which HUD uses to assess a PHA's performance.

PHDEP Acronym for Public Housing Drug Elimination Program.

PHM Acronym for Public Housing Manager.

PHMAP Acronym for Public Housing Management Assessment Program.

PIH Acronym for Public and Indian Housing, an office of HUD.

PNOC Acronym for provisional notice of cancellation, a notice given to allow the option of withdrawing from the reinsurance treaty if renewal terms are unacceptable.

PROPER NAMES: Use words or numerals according to an organization's practice: 3M, Twentieth Century Fund, Big Ten.

Q

QUOTES:

- Use scare quotes ("quotes" for emphasis) sparingly. Quotes should be reserved to indicate irony.

R

RAD Acronym for Rental Assistance Demonstration, a HUD program.

RAMP Acronym for risk action management plan. Spell out on first reference.

RBC Acronym for risk-based capital.

REGIONS AND DIRECTIONS:

- Regions should be capitalized and one word. *East, West, Northeast, Southeast, Midwest*
- When referring to general directions, they should be lowercase and one word. *He traveled west to Colorado.*

Rental Assistance Demonstration (RAD).

Residents live in public housing, NOT tenants.

RML Acronym for residual market load, a factor applied to workers compensation policies to recover costs assessed them by state for deficits in the residual markets.

ROL Acronym for rate on line, the ratio of premium paid to loss recoverable in a reinsurance contract.

ROSS Acronym for Resident Opportunity and Supportive Services, a HUD grant program.

RPG Acronym for risk purchasing group, a collection of unrelated but homogenous risks that buy liability insurance as a collective.

RRG Acronym for risk retention group.

S

Said and says: Use *said* in straight news articles and press releases. Use *says* in feature stories.

SEMAP Acronym for the Section Eight Management Assessment Program, which measures the performance of the PHAs that administer the Housing Choice Voucher Program in 14 key areas

short-term housing

solar PV system, NOT solar system

SPACING BETWEEN SENTENCES: Use a single space; the computer automatically spaces correctly.

SPV: Acronym for special purpose vehicle.

STARS: Acronym for service, trust, accountability, respect, and sustainability, HAI Group's core values.

T

TANF Acronym for Temporary Assistance for Needy Families, a program designed to help needy families achieve self-sufficiency.

tenants: affordable housing agencies have tenants, public housing agencies have residents.

TIME: hour, minute, lowercase p.m. and a.m. and use periods. *7:00 p.m.*

TITLES: Lowercase job titles unless they come directly before a name. *Jane Smith, chief executive officer of ABC. Chief Executive Officer Jane Smith will speak at the MTW conference.*

TPA Acronym for third-party administrator.

U

United States: Abbreviate, with periods. (U.S.)

V

W

X

Y

Z